

Information to identify the case:

Debtor 1	Edwin Cruz Fernando	Social Security number or ITIN xxx-xx-3041
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-23464-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edwin Cruz Fernando

4/18/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edwin Cruz Fernando
Debtor

Case No. 17-23464-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Apr 18, 2023

User: admin
Form ID: 3180W

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
db	+ Edwin Cruz Fernando, 80 North Grant Avenue, Colonia, NJ 07067-2225
cr	+ FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE), Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516915800	+ FIA Card Services, 205 Bryant Woods South, Buffalo, NY 14228-3609
519704227	+ Nationstar Mortgage LLC, Gross Polowy LLC, 1775 Wehrle Drive, Suite 100, Williamsville NY 14221-7093

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 18 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 18 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516915785	EDI: GMACFS.COM	Apr 19 2023 00:30:00	Ally, PO BOX 380902, Minneapolis, MN 55438-0902
517477578	+ EDI: GMACFS.COM	Apr 19 2023 00:30:00	Ally, PO BOX 130424, Saint Paul, MN 55113-0004
517388980	EDI: GMACFS.COM	Apr 19 2023 00:30:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
516947542	+ EDI: PHINAMERI.COM	Apr 19 2023 00:30:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
516915786	+ Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 20:54:27	American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
516915787	+ Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 20:54:23	American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
517409784	Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 20:54:23	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516915788	EDI: BANKAMER.COM	Apr 19 2023 00:30:00	Bank Of America, Po Box 982235, El Paso, TX 79998
516915795	EDI: CITICORP.COM	Apr 19 2023 00:30:00	Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
517446317	+ Email/Text: bankruptcy@cavps.com	Apr 18 2023 20:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516915796	+ EDI: CITICORP.COM	Apr 19 2023 00:30:00	Citibank Sd, Na, Po Box 6241, Sioux Falls, SD 57117-6241

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516915799	+ EDI: CITICORP.COM	Apr 19 2023 00:30:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
517370047	EDI: DISCOVER.COM	Apr 19 2023 00:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516915798	+ EDI: DISCOVER.COM	Apr 19 2023 00:30:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
518992245	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 18 2023 20:39:00	Federal National Mortgage Association, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Federal National Mortgage Association, c/o Community Loan Servicing, LLC 33146-1837
518992244	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 18 2023 20:39:00	Federal National Mortgage Association, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
517522494	+ EDI: LCIBAYLN	Apr 19 2023 00:30:00	Federal National Mortgage Association, et al, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Fl Ste 301, Coral Gables, FL 33146-1837
516915790	EDI: JPMORGANCHASE	Apr 19 2023 00:30:00	Chase, Po Box 15298, Wilmington, DE 19850
516915789	EDI: JPMORGANCHASE	Apr 19 2023 00:30:00	Chase, Po Box 24696, Columbus, OH 43224
516915791	EDI: JPMORGANCHASE	Apr 19 2023 00:30:00	Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219
516915792	EDI: JPMORGANCHASE	Apr 19 2023 00:30:00	Chase Manhattan Mortgage, Po Box 24696, Columbus, OH 43224
516915793	EDI: JPMORGANCHASE	Apr 19 2023 00:30:00	Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850
516915794	EDI: JPMORGANCHASE	Apr 19 2023 00:30:00	Chase Mht Bk, Po Box 15298, Wilmington, DE 19850
519741836	Email/Text: nsm_bk_notices@mrc cooper.com	Apr 18 2023 20:39:00	Nationstar Mortgage LLC, P. O. Box 619096, Dallas, TX 75261-9741
519741837	Email/Text: nsm_bk_notices@mrc cooper.com	Apr 18 2023 20:39:00	Nationstar Mortgage LLC, P. O. Box 619096, Dallas, TX 75261-9741
516915802	+ Email/Text: bnc@nordstrom.com	Apr 18 2023 20:39:50	Nordstrom FSB, Attention: Account Services, Po Box 6566, Englewood, CO 80155-6566
516915803	+ Email/Text: bnc@nordstrom.com	Apr 18 2023 20:39:50	Nordstrom FSB, Po Box 6555, Englewood, CO 80155-6555
516915804	^ MEBN	Apr 18 2023 20:37:34	North StarLocation Services, 4285 Genesse Street, Buffalo, NY 14225-1943
516915806	EDI: PRA.COM	Apr 19 2023 00:30:00	Portfolio Recovery, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
516915805	EDI: PRA.COM	Apr 19 2023 00:30:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517518157	EDI: PRA.COM	Apr 19 2023 00:30:00	Portfolio Recovery Associates, LLC, c/o U.S. Bank National Association Nd, POB 41067, Norfolk VA 23541
517452185	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 18 2023 20:39:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
516915807	+ Email/Text: BAN140310@UCBINC.COM	Apr 18 2023 20:39:00	United Collection Bureau, Inc., PO Box 140310, Toledo, OH 43614-0310
516915808	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 18 2023 20:39:00	Us Dept Of Ed/gleksi, Po Box 7860, Madison, WI 53707-7860

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516915801		GMAC
516915797		daughter-auto loan
517477589	*+	Ally, PO BOX 130424, Saint Paul, MN 55113-0004
517518158	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, c/o U.S. Bank National Association Nd, POB 41067, Norfolk VA 23541

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Ashley Pascuzzi	on behalf of Creditor Nationstar Mortgage LLC ecfnotices@grosspolowy.com
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC cshed@grosspolowy.com ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor Federal National Mortgage Association (Fannie Mae) c/o Community Loan Servicing LLC as attorney-in-fact dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) C/O BAYVIEW LOAN SERVICING LLC AS ATTORNEY-IN-FACT dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Kevin Gordon McDonald	on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) C/O BAYVIEW LOAN SERVICING LLC AS ATTORNEY-IN-FACT kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Kirsten B. Ennis	on behalf of Debtor Edwin Cruz Fernando pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net
Lauren Bielskie	on behalf of U.S. Trustee United States Trustee lauren.bielskie@usdoj.gov
Lauren Bielskie	on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Maria Cozzini	on behalf of Creditor Nationstar Mortgage LLC mcozzini@sternlav.com
U.S. Trustee	

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USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13